Certificate Number: 12433-PAM-DE-034442148

Bankruptcy Case Number: 19-05503



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2020, at 5:01 o'clock PM EDT, Viktor Dronov completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 11, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor